

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

**In Re: Lois Joyce Evans,**

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**Case No.: 20-20387-CMB**

**Reporting Period: April, 2020**

**Chapter 11**

**MONTHLY OPERATING REPORT**

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: April 2020

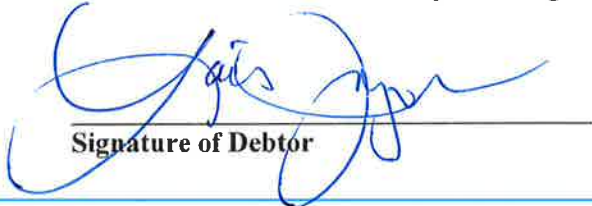
MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-I (INDV)	✓	
Schedule of Cash Receipts and Disbursements -	MOR-I (INDV) (CONT)	✓	
Bank Reconciliation		✓	
Copies of bank statements		✓	
Cash disbursements journals		✓	
Copies of tax returns filed during reporting period		✓	
Summary of Unpaid Postpetition Debts	MOR- 4	✓	
Debtor Questionnaire	MOR-5	✓	

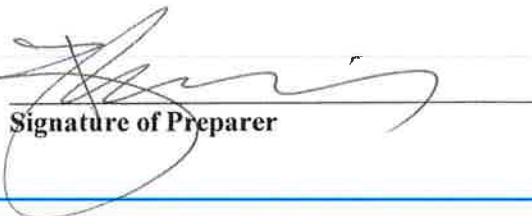
I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

  
Signature of Debtor

01/04/2021  
Date

Signature of Joint Debtor

Date

  
Signature of Preparer

1/4/2021  
Date

PETER E. FLEMING, CPA  
Printed Name of Preparer

FORM MOR (INDV)  
(10/00)

Unaudited, for Management  
Purposes Only

Evans, Lois Joyce

Case No.: 20-20387-CMB

April 2020

Reporting Period: \_\_\_\_\_

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.

A bank reconciliation must be attached for each account .

	Current Month Actual	Cumulative Filing to Date Actual
<b>Cash - Beginning of Month</b>	<b>1,157.54</b>	
<b>RECEIPTS</b>		
Wages (Net)	49,087.76	60,049.75
Interest and Dividend Income	0.56	1.16
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)		10,200.00
<b>Total Receipts</b>	<b>49,088.32</b>	<b>70,250.91</b>
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities	3,099.43	7,136.34
Insurance	302.00	453.00
Auto Expense		
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		30.00
Household Expenses	1,174.51	2,593.30
Charitable Contributions	,	
Alimony and Child Support Payments	,	
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	148.21	725.58
Gifts		
Other (attach schedule)	6,290.94	22,233.99
<b>Total Ordinary Disbursements</b>	<b>11,015.09</b>	<b>33,172.21</b>
<b>REORGANIZATION ITEMS:</b>		
Professional Fees	..	
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>		
<b>Total Disbursements (Ordinary + Reorganization)</b>	<b>11,015.09</b>	<b>33,172.21</b>
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	<b>38,073.23</b>	<b>37,078.70</b>
<b>Cash - End of Month (Must equal reconciled bank</b>	<b>39,230.77</b>	

FORM MOR-1 (INDV)

Unaudited, for Management  
Purposes Only

Evans, Lois Joyce

(9/99)

Case No.: 20-20387-CMB

April 2020

Reporting Period: \_\_\_\_\_

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet**

<b>BREAKDOWN OF “OTHER” CATEGORY</b>	<b>Current Month Actual</b>	<b>Cumulative Filing to Date Actual</b>
<b>Other Income</b>		
NY Life Insurance		10,200.00
<b>Other Taxes</b>		
<b>Other Ordinary Disbursements</b>		
Detail Included in General Ledger	6,290.94	22,233.99
<b>Other Reorganization Expenses</b>		

**FORM MOR-1 (INDV) (CON'T)**

Unaudited, for Management  
Purposes Only

Evans, Lois Joyce

(9/99)  
Case No.: 20-20387-CMB

Reporting Period: April 2020

### STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
<b>Total Federal Taxes</b>						
<b>State and Local</b>						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
<b>Total State and Local</b>						
<b>Total Taxes</b>						

### SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
<b>Total Postpetition Debts</b>						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

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Unaudited, for Management  
Purposes Only

\*"Insider is defined in 11 U.S.C. Section 101(31)

**FORM MOR-4**  
(9/99)

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: April 2020

### ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Accounts billed during the period	
- Accounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Account Receivable Aging	Amount
0 – 30 days old	
31-60 days old	
61-90 days old	
91 + days old	
Total Accounts Receivable	
Amount considered uncollectible	
Accounts Receivable (Net)	

### DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		<input checked="" type="checkbox"/>
2. Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		<input checked="" type="checkbox"/>
3. Have all postpetition tax returns been timely tiled? If no, provide an explanation below		<input checked="" type="checkbox"/>
4. Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below.		<input checked="" type="checkbox"/>

Unaudited, for  
Management Purposes  
Only

**FORM MOR-5  
(9/99)**

Unaudited, for  
Management Purposes  
Only



1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Checking Account Statement

1 OF 2

Beginning March 25, 2020  
through April 23, 2020

US002 BR934

LOIS JOYCE EVANS  
113 BURRY AVE  
BRADFORDWOODS PA 15015-1239

## Checking

### SUMMARY

#### Balance Calculation

Previous Balance	-3.00
Checks	.00 -
Withdrawals & Debits	3.00 -
Deposits & Credits	12,003.00 +
<b>Current Balance</b>	<b>11,997.00 =</b>

The \$9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.  
You made at least 1 deposit.

Good news! The monthly maintenance fee was waived based on your account activity.  
Your next statement period will end on May 26, 2020.

LOIS JOYCE EVANS  
DIP CHAPTER 11  
BANKRUPTCY CASE 20 20387 CMB  
One Deposit Checking

Previous Balance

-3.00

### TRANSACTION DETAILS

#### Withdrawals & Debits

##### Other Withdrawals & Debits

Date	Amount	Description
04/23	3.00	Service Charge Statement Delivery

**-** Total Withdrawals & Debits  
3.00

#### Deposits & Credits

Date	Amount	Description
04/20	12,000.00	Deposit
04/20	3.00	Fee Rebate Fee Rebate Original Fee Date On 03/24/20 For Statement Delivery

**+** Total Deposits & Credits  
12,003.00

**=** Current Balance  
11,997.00

#### Daily Balance

Date	Balance	Date	Balance	Date	Balance
04/20	12,000.00	04/23	11,997.00		

### NEWS FROM CITIZENS

--Saving can be easier than you think! With small changes in your spending, your savings can really add up! Packing your lunch 3x per week vs. eating out (on average a \$10 expense) could add up to \$1,560 in savings at the end of one year. Make a goal to pack your lunch





1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Checking Account  
Statement

2 OF 2

Beginning March 25, 2020  
through April 23, 2020

*Checking continued from previous page*

#### NEWS FROM CITIZENS (continued)

a few times a week and set up an automatic transfer to your savings for the amount you saved and watch your savings add up! For more information visit a branch or call 888-821-3900. Member FDIC.

LOIS JOYCE EVANS  
DIP CHAPTER 11  
BANKRUPTCY CASE 20 20387 CMB  
**One Deposit Checking**



L JOYCE EVANS  
113 HURRY AVE  
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:  
STATEMENT DATE: 03/22/20 THRU 04/21/20  
PINE TOWNSHIP OFFICE  
11974 PERRY HIGHWAY

(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	1,276.76-	22,211.70	48,207.01	24,718.55	8,831.33	0.05%	0.37
EVERYTHING SV	630.36	402.50	500.19	728.05	460.68	0.49%	0.19

SEQUENTIAL CHECK LISTING  
(\*INDICATES A BREAK IN THE CHECK SEQUENCE)

CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT
2349	3,500.00	2464 *	12,000.00				

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
03/22	POS VENMO	200.00	04/08	ECK ARMSTRONG UTIL	149.50
	MC 8558124430 NY			8772775711	
03/22	FEE POS OVERDRAFT FEE	36.00	04/11	POS COSTCO WHSE #03	126.18
03/22	POS DAVES COUNTRY ME	106.10		PIN CRANBERRY TPK PA	
	MC VALENCIA PA		04/11	POS ARBYS #1773 WARR	13.34
03/22	FEE POS OVERDRAFT FEE	36.00		PIN WARRENDALE PA	
03/22	FEE CONTINUOUS OD (4 DAYS @ 99)	36.00	04/14	POS APPLE.COM/BILL	0.99
03/23	POS CVS/PHARMACY #02	11.34		MC 1111111111 CA	
	MC 860-746-7287 PA		04/15	DIR CAPGEMINI 1222575929	45,315.14+
03/23	FEE POS OVERDRAFT FEE	36.00		REG.SALARY	
03/23	DIR VIVINT J203754038	74.19	04/15	ONL TRANSFER DOLLAR BANK INTERNET	500.00
	VIVINT			TO	
03/23	FEE OVERDRAFT FEE	36.00	04/15	ONL TRANSFER DOLLAR BANK INTERNET	750.00
03/26	POS APPLE.COM/BILL	40.62		TO	
	MC 866-712-7753 CA		04/15	ONL TRANSFER DOLLAR BANK INTERNET	125.00
03/26	FEE POS OVERDRAFT FEE	36.00		TO	
03/26	DIR NEW YORK LIFE	151.00	04/15	POS APPLE.COM/BILL	11.74
	INS. PREM.			MC 866-712-7753 CA	
03/26	FEE NSF FEE	36.00	04/15	POS PAYPAL *TIFFANYC	364.00
03/27	RET NEW YORK LIFE	151.00+		MC 4029357733 CA	
03/31	DIR CAPGEMINI	2,740.50+	04/16	POS VENMO	200.00
	REG.SALARY			MC 8558124430 NY	
04/02	POS IPHONE CITIZENSO	64.50	04/17	POS VENMO	300.00
	MC BRIDGEPORT CT			MC 8558124430 NY	
04/03	POS LINS ORIENTAL EX	36.98	04/17	ECK WESTVIEW WATER	338.27
	MC WEXFORD PA			WEB PAY	
04/03	DIR NEW YORK LIFE	151.00	04/19	POS CENCIS PIZZERIA	65.89
	RETRY PYMT			MC WEXFORD PA	
04/03	ECK MACYS CITIAUTFDR	100.00	04/20	POS APPLE.COM/BILL	13.90
	AUTO PYMT			MC 866-712-7753 CA	
04/04	POS APPLE.COM/BILL	35.26	04/20	POS APPLE.COM/BILL	3.20
	MC 866-712-7753 CA			MC 866-712-7753 CA	
04/04	POS APPLE.COM/BILL	9.99	04/20	POS APPLE.COM/BILL	10.69
	MC 866-712-7753 CA			MC 866-712-7753 CA	



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EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
04/20	POS APPLE.COM/BILL	10.67	04/20	ECK BILLPAY-COLGASPA 0000000160	587.88
	MC 866-712-7753 CA			UTIL-PMNT	
04/20	POS APPLE.COM/BILL	10.69	04/21	CHK 2349 SEQ# 18001288	3,500.00
	MC 1111111111 CA		04/21	DIR VIVINT J203754038	74.19
04/20	CHK 2464 SEQ# 18025588	12,000.00		VIVINT	
04/20	DIR FIRSTENERGY OPCO	1,820.59	04/21	INT INTEREST CREDIT	0.37+
	FE ECHECK				

EVERYTHING SAVINGS ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
03/29	ATM OM SHIVA FIN 3580 WASHING	102.50	04/15	ONL TRANSFER DOLLAR BANK INTERNET	500.00+
	FINLEYVILLE PA			FROM	
04/01	ONL TRANSFER DOLLAR BANK INTERNET	300.00	04/21	INT INTEREST CREDIT	0.19+
	TO 51674652449				

2020 TAX INFORMATION:

EVERYTHING CK:	INTEREST CREDITED YEAR-TO-DATE	0.61+	INTEREST WITHHELD YEAR-TO-DATE	0.00
EVERYTHING SV:	INTEREST CREDITED YEAR-TO-DATE	0.85+	INTEREST WITHHELD YEAR-TO-DATE	0.00

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	216.00	576.00
TOTAL RETURNED UNPAID ITEM FEES	36.00	36.00

ACCOUNT BALANCES MAINTAINED DURING MARCH

(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$2,112.01-	\$82.19	\$130.16	\$438.04	\$520.23

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.



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BANKING CARD ACTIVITY FOR MARCH

THERE ARE NO CHARGES FOR BANKING CARD USE IN MARCH

	CHECKING		SAVINGS	
	# OF USES	TOTAL CHARGED	# OF USES	TOTAL CHARGED
ATM ACTIVITY (ATM)				
-NON-DOLLAR ATM ACTIVITY			1	.00
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	7	.00		
-MASTERCARD PURCHASES (MC)	20	.00		
THE TOTAL CHARGE:	27	.00	1	.00

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR MARCH.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND EARN MONEY WHEN THEY OPEN AN EVERYTHING CHECKING ACCOUNT. PLUS, THEY'LL EARN MONEY NOW TOO DURING OUR SPECIAL OFFER. VISIT [DOLLAR.BANK/400](http://DOLLAR.BANK/400).



L JOYCE EVANS OR  
SAMUEL EVANS  
113 BERRY AVE  
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:  
STATEMENT DATE: 03/17/20 THRU 04/16/20  
PINE TOWNSHIP OFFICE  
11974 PERRY HIGHWAY  
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	224.45	668.86	1,050.00	605.59	51.46	0.00%	0.00
EVERYTHING SV	0.00	0.00	0.00	0.00	0.00	0.00%	0.00

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
03/17	POS MARKET DI 155 To PIN Wexford PA	141.07	04/02	POS FRESH THYME #453 PIN CRANBERRY PA	27.98
03/18	POS MARKET DI 155 To PIN Wexford PA	16.98	04/06	POS GIANT-EAG Cranbe PIN Cranberry PA	55.91
03/20	POS MARKET DI 155 To PIN Wexford PA	115.68	04/06	FEE POS OVERDRAFT FEE	36.00
03/20	FEE POS OVERDRAFT FEE	36.00	04/07	POS FRESH THYME #453 MC CRANBERRY PA	20.21
03/24	POS FRESH THYME #453 MC CRANBERRY PA	25.53	04/07	FEE POS OVERDRAFT FEE	36.00
03/24	FEE POS OVERDRAFT FEE	36.00	04/15	ONL TRANSFER DOLLAR BANK INTERNET FROM	750.00+
04/01	ONL TRANSFER DOLLAR BANK INTERNET FROM	300.00+			
04/02	POS MARKET DI 155 To PIN Wexford PA	121.50			

NO SAVINGS ACTIVITY

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	144.00	459.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00

NET EFFECT OF WAIVED FEES ON AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT AND RETURNED ITEM FEES WAIVED	.00	99.00
NET TOTAL OVERDRAFT AND RETURNED ITEM FEES	144.00	360.00



PAGE 2

ACCOUNT BALANCES MAINTAINED DURING MARCH  
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS  
AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$146.81-	\$21.89	\$0.00	\$0.00	\$21.89

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR MARCH

THERE ARE NO CHARGES FOR BANKING CARD USE IN MARCH

	CHECKING # OF USES	TOTAL CHARGED	SAVINGS # OF USES	TOTAL CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	10	.00		
-MASTERCARD PURCHASES (MC)	1	.00		
	<u>11</u>	<u>.00</u>		
THE TOTAL CHARGE:				

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR MARCH.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND EARN MONEY WHEN THEY OPEN AN  
EVERYTHING CHECKING ACCOUNT. PLUS, THEY'LL EARN  
MONEY NOW TOO DURING OUR SPECIAL OFFER.  
VISIT DOLLAR.BANK/400.

Lois Joyce Evans

## EVERYTHING CHECKING (9586), Period Ending 04/21/2020

## RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

## Summary

USD

Statement beginning balance	-1,276.76
Checks and payments cleared (29)	-21,376.45
Deposits and other credits cleared (3)	47,371.76
Statement ending balance	24,718.55
Register balance as of 04/21/2020	24,718.55
Cleared transactions after 04/21/2020	0.00
Uncleared transactions after 04/21/2020	-19,363.29
Register balance as of 12/29/2020	5,355.26

## Details

Checks and payments cleared (29)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/02/2020	Journal	21		-64.50
04/03/2020	Expense			-100.00
04/03/2020	Expense			-151.00
04/03/2020	Expense			-38.98
04/04/2020	Expense			-35.26
04/04/2020	Expense			-9.99
04/08/2020	Expense			-149.50
04/11/2020	Expense			-126.18
04/11/2020	Expense			-13.34
04/14/2020	Expense			-0.99
04/15/2020	Expense			-125.00
04/15/2020	Transfer			-500.00
04/15/2020	Expense			-364.00
04/15/2020	Transfer			-750.00
04/15/2020	Expense			-11.74
04/16/2020	Expense			-200.00
04/17/2020	Expense			-300.00
04/17/2020	Expense			-338.27
04/19/2020	Expense			-65.89
04/20/2020	Expense			-587.88
04/20/2020	Expense			-10.67
04/20/2020	Expense			-1,820.59
04/20/2020	Expense			-10.69
04/20/2020	Expense			-13.90

12/29/2020

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DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/20/2020	Expense			-3.20
04/20/2020	Expense			-10.69
04/20/2020	Transfer			-12,000.00
04/21/2020	Check	2349		-3,500.00
04/21/2020	Expense			-74.19
Total				-21,376.45

## Deposits and other credits cleared (3)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
03/31/2020	Journal	20		2,056.25
04/15/2020	Deposit			45,315.14
04/21/2020	Deposit			0.37
Total				47,371.76



12/29/2020

Lois Joyce Evans

EVERYTHING SAVINGS (INGS), Period Ending 04/21/2020

RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	630.36
Checks and payments cleared (2)	-402.50
Deposits and other credits cleared (2)	500.19
Statement ending balance	728.05
Register balance as of 04/21/2020	728.05
Cleared transactions after 04/21/2020	0.00
Uncleared transactions after 04/21/2020	2,278.21
Register balance as of 12/29/2020	3,006.26

Details

Checks and payments cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
03/31/2020	Journal	18		-102.50
04/01/2020	Journal	19		-300.00
Total				-402.50

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/15/2020	Transfer			500.00
04/21/2020	Journal	1		0.19
Total				500.19

Lois Joyce Evans

Checking, Period Ending 04/23/2020

**RECONCILIATION REPORT**

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

**Summary**

USD

Statement beginning balance	-3.00
Checks and payments cleared (1)	-3.00
Deposits and other credits cleared (2)	12,003.00
Statement ending balance	11,997.00
Register balance as of 04/23/2020	11,997.00
Cleared transactions after 04/23/2020	0.00
Uncleared transactions after 04/23/2020	-11,245.12
Register balance as of 12/29/2020	751.88

**Details**

## Checks and payments cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/23/2020	Expense			-3.00
Total				-3.00

## Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/20/2020	Transfer			12,000.00
04/20/2020	Deposit			3.00
Total				12,003.00

Lois Joyce Evans

EVERYTHING CHECKING (2449), Period Ending 04/16/2020

RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance.....	224.45
Checks and payments cleared (6).....	-668.86
Deposits and other credits cleared (2).....	1,050.00
Statement ending balance.....	605.59

Register balance as of 04/16/2020.....	605.59
Cleared transactions after 04/16/2020.....	0.00
Uncleared transactions after 04/16/2020.....	-485.71
Register balance as of 12/29/2020.....	119.88

Details

Checks and payments cleared (6)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
03/31/2020	Journal	28		-371.26
04/02/2020	Journal	29		-149.48
04/06/2020	Expense			-36.00
04/06/2020	Expense			-55.91
04/07/2020	Expense			-20.21
04/07/2020	Expense			-36.00
Total				-668.86

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/01/2020	Journal	19		300.00
04/15/2020	Transfer			750.00
Total				1,050.00